

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: BYRD, MAURICE  
BYRD, DEIDRA L

§ Case No. 08-15662

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on June 18, 2008. The undersigned trustee was appointed on June 18, 2008.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 136,389.14

Funds were disbursed in the following amounts:

Administrative expenses 131.07

Payments to creditors 0.00

Non-estate funds paid to 3rd Parties 0.00

Payments to the debtor 0.00

Leaving a balance on hand of <sup>1</sup> \$ 136,258.07

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was 10/17/2008. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$10,069.46. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$10,069.46, for a total compensation of \$10,069.46. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$148.80, for total expenses of \$148.80.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/29/2010 By: /s/DAVID P. LEIBOWITZ  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 08-15662

Trustee: (330570) DAVID P. LEIBOWITZ

Case Name: BYRD, MAURICE  
BYRD, DEIDRA L

Filed (f) or Converted (c): 06/18/08 (f)

§341(a) Meeting Date: 07/15/08

Period Ending: 04/29/10

Claims Bar Date: 10/17/08

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	6850 Champlain	162,000.00	0.00	DA	0.00	FA
2	13925 Park Avenue Dolton, Per Debtors' attorney. All funds sent to Trustee were for 13925 Property.	160,000.00	16,000.00	DA	3,039.00	FA
3	7541 S Evans Ave Chicago	161,500.00	0.00	DA	0.00	FA
4	2255 Chestnut Ave Glenview	1,250,000.00	0.00	DA	0.00	FA
5	9817 Ellis Chicago,	155,000.00	7,174.00	DA	0.00	FA
6	1338 W 107th Place, Chicago,	190,000.00	190,000.00	DA	0.00	FA
7	Checking Account Washington Mutual Account # 030 0309-0000101372-7	25.00	0.00	DA	0.00	FA
8	Saving Account Washington Mutual Savings Acct 067-1012499-9	356.00	0.00	DA	0.00	FA
9	Household goods and furniture	6,650.00	3,281.00	DA	0.00	FA
10	Books, Pictures and CDs	50.00	0.00	DA	0.00	FA
11	Clothes	3,400.00	0.00	DA	0.00	FA
12	Wedding Ring	1,800.00	0.00	DA	0.00	FA
13	Profit Sharing Retirement Account at Walgreens	304,000.00	0.00	DA	0.00	FA
14	ELB Capital LLC - Company not in good standing	0.00	0.00	DA	0.00	FA
15	Farrand Park LLC - company voluntarily dissolved	0.00	0.00	OA	0.00	FA
16	Ande Management, Inc.	0.00	0.00	DA	0.00	FA
17	Dryb Development Inc. Voluntarily dissolved 2006	0.00	0.00	DA	0.00	FA
21	Washington Mutual Checking Account Acct # 309-10	1,651.67	451.67	DA	0.00	FA
22	Washington Mutual Checking account 309-101307-4	1,955.59	755.59	DA	0.00	FA
27	Profit Sharing Retirement Account at Walgreens	304,000.00	304,000.00	DA	0.00	FA
32	2007 Federal tax return	125,830.00	125,830.00		123,070.69	FA
33	2007 IL State Tax refund	10,026.00	10,026.00		10,200.00	FA
34	Desktop Computer.	300.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		79.45	Unknown

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 08-15662 Trustee: (330570) DAVID P. LEIBOWITZ  
Case Name: BYRD, MAURICE Filed (f) or Converted (c): 06/18/08 (f)  
BYRD, DEIDRA L §341(a) Meeting Date: 07/15/08  
Period Ending: 04/29/10 Claims Bar Date: 10/17/08

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
24 Assets Totals (Excluding unknown values)	\$2,838,544.26	\$657,518.26		\$136,389.14	\$0.00

**Major Activities Affecting Case Closing:**

claims objections resolved  
ready for TFR.  
ready for TFR 01/12/10

Initial Projected Date Of Final Report (TFR): July 15, 2009

Current Projected Date Of Final Report (TFR): September 12, 2010

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-15662

Case Name: BYRD, MAURICE

BYRD, DEIDRA L

Taxpayer ID #: \*\*-\*\*\*9945

Period Ending: 04/29/10

Trustee: DAVID P. LEIBOWITZ (330570)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*67-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
11/11/08	{33}	Deidra L Byrd	Cashier's check from WaMU	1124-000	10,200.00		10,200.00
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.44		10,200.44
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.72		10,201.16
01/11/09	{2}	Housing Authority of Cook County	Pamela Moore October Rent	1122-000	873.00		11,074.16
01/11/09	{2}	Housing Authority of Cook County	Pamela Moore	1122-000	1,083.00		12,157.16
01/11/09	{2}	Housing Authority of Cook County	Pamela Moore - November Rent	1122-000	1,083.00		13,240.16
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.49		13,240.65
02/03/09	1001	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/03/2009 FOR CASE #08-15662, 2009 Blanket Bond at .80/\$1000 Voided on 02/03/09	2300-003		0.02	13,240.63
02/03/09	1001	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/03/2009 FOR CASE #08-15662, 2009 Blanket Bond at .80/\$1000 Voided: check issued on 02/03/09	2300-003		-0.02	13,240.65
02/03/09	1002	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/03/2009 FOR CASE #08-15662, 2009 Blanket Bond Premium Voided on 02/27/09	2300-003		11.45	13,229.20
02/09/09	{32}	United States Treasury	Tax Refund	1129-000	123,070.69		136,299.89
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	3.34		136,303.23
02/27/09	1002	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/03/2009 FOR CASE #08-15662, 2009 Blanket Bond Premium Voided: check issued on 02/03/09	2300-003		-11.45	136,314.68
03/09/09	1003	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/01/2009 FOR CASE #08-15662	2300-000		16.54	136,298.14
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	5.93		136,304.07
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	5.56		136,309.63
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	5.37		136,315.00
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	5.93		136,320.93
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	5.74		136,326.67
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	5.74		136,332.41
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	5.56		136,337.97
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	5.56		136,343.53
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	5.74		136,349.27
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	5.74		136,355.01

Subtotals :

\$136,371.55

\$16.54

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-15662

Case Name: BYRD, MAURICE  
BYRD, DEIDRA L

Taxpayer ID #: \*\*-\*\*\*9945

Period Ending: 04/29/10

Trustee: DAVID P. LEIBOWITZ (330570)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*67-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	5.37		136,360.38
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	5.19		136,365.57
03/04/10	1004	INTERNATIONAL SURETIES, LTD	Bond #016026455	2300-000		114.53	136,251.04
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	6.11		136,257.15
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.92		136,258.07
04/06/10		Wire out to BNYM account 9200*****6765	Wire out to BNYM account 9200*****6765	9999-000	-136,258.07		0.00

<b>ACCOUNT TOTALS</b>	<b>131.07</b>	<b>131.07</b>	<b>\$0.00</b>
Less: Bank Transfers	-136,258.07	0.00	
<b>Subtotal</b>	<b>136,389.14</b>	<b>131.07</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$136,389.14</b>	<b>\$131.07</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-15662

Case Name: BYRD, MAURICE

BYRD, DEIDRA L

Taxpayer ID #: \*\*-\*\*\*9945

Period Ending: 04/29/10

Trustee: DAVID P. LEIBOWITZ (330570)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*67-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****6765	Wire in from JPMorgan Chase Bank, N.A. account *****6765	9999-000	136,258.07		136,258.07

ACCOUNT TOTALS 136,258.07 0.00 \$136,258.07

Less: Bank Transfers 136,258.07 0.00

Subtotal 0.00 0.00

Less: Payments to Debtors 0.00

NET Receipts / Disbursements \$0.00 \$0.00

Net Receipts : 136,389.14

Net Estate : \$136,389.14

TOTAL - ALL ACCOUNTS

	Net Receipts	Net Disbursements	Account Balances
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MMA # \*\*\*-\*\*\*\*\*67-65 136,389.14 131.07 0.00

MMA # 9200-\*\*\*\*\*67-65 0.00 0.00 136,258.07

\$136,389.14 \$131.07 \$136,258.07

Bank Transfers \$0.00 \$0.00

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 08-15662  
Case Name: BYRD, MAURICE  
Trustee Name: DAVID P. LEIBOWITZ

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	<u>DAVID P. LEIBOWITZ</u>	\$ <u>10,069.46</u>	\$ <u>148.80</u>
<i>Attorney for trustee</i>	<u>Lakelaw</u>	\$ <u>2,840.00</u>	\$ _____
<i>Appraiser</i>	_____	\$ _____	\$ _____
<i>Auctioneer</i>	_____	\$ _____	\$ _____
<i>Accountant</i>	_____	\$ _____	\$ _____
<i>Special Attorney for trustee</i>	_____	\$ _____	\$ _____
<i>Charges,</i>	<u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i>	<u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
-------------------------	-------------	-----------------



Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 4,807,895.82 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.6 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	Recovery Management		
<u>2</u>	<u>Systems Corporation</u>	\$ <u>7,403.26</u>	\$ <u>189.70</u>
<u>3</u>	<u>CHASE BANK USA</u>	\$ <u>9,900.71</u>	\$ <u>253.70</u>
<u>4</u>	<u>CHASE BANK USA</u>	\$ <u>22,461.41</u>	\$ <u>575.56</u>
<u>5</u>	<u>CHASE BANK USA</u>	\$ <u>1,325.99</u>	\$ <u>33.98</u>
<u>6</u>	<u>CHASE BANK USA</u>	\$ <u>10,190.59</u>	\$ <u>261.13</u>
<u>7</u>	<u>Chase Bank USA, NA</u>	\$ <u>18,388.88</u>	\$ <u>471.21</u>
	CAPITAL ONE BANK		
<u>8</u>	<u>(USA), N.A.</u>	\$ <u>5,029.65</u>	\$ <u>128.88</u>
	US Bank Corp/Retail Payment		
<u>9</u>	<u>Solutions</u>	\$ <u>31,428.50</u>	\$ <u>805.34</u>
	American Express Centurion		
<u>10</u>	<u>Bank</u>	\$ <u>10,507.75</u>	\$ <u>269.26</u>
<u>11</u>	<u>American Express Bank FSB</u>	\$ <u>2,383.45</u>	\$ <u>61.07</u>

<u>12</u>	<u>American Express Bank FSB</u>	<u>\$ 408.42</u>	<u>\$ 10.47</u>
<u>13</u>	<u>American Express Bank FSB</u>	<u>\$ 661.84</u>	<u>\$ 16.96</u>
<u>14</u>	<u>Advanta Bank Corp</u>	<u>\$ 15,964.88</u>	<u>\$ 409.09</u>
<u>15</u>	<u>American Express Bank FSB</u>	<u>\$ 5,374.93</u>	<u>\$ 137.73</u>
<u>16</u>	<u>American Express Bank FSB</u>	<u>\$ 6,097.54</u>	<u>\$ 156.25</u>
<u>17</u>	<u>Wells Fargo Bank N.A., as Trustee for the Register</u>	<u>\$ 2,158,524.11</u>	<u>\$ 55,311.04</u>
<u>18</u>	<u>FIA CARD SERVICES, N.A./BANK OF AMERICA</u>	<u>\$ 15,040.21</u>	<u>\$ 385.40</u>
<u>19</u>	<u>Heartland Bank</u>	<u>\$ 218,339.32</u>	<u>\$ 5,594.83</u>
<u>20 -2</u>	<u>ShoreBank</u>	<u>\$ 1,051,248.74</u>	<u>\$ 26,937.70</u>
<u>21</u>	<u>ShoreBank</u>	<u>\$ 1,217,215.64</u>	<u>\$ 31,190.51</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 0.00.